Savings Accounts

-All deposits made on the 1st, 2nd or 3rd of each month bear interest at 4% for the entire month.

4% Interest Paid Semi-Annually. A Good Time to Start a Savings Account SAVINGS DEPARTMENT

First National Bank

OF CHATTANOOGA Fifty-Fourth Year



DR. FRED PALMER'S SKIN WHITENER SOAP the skin fair, soft beautiful.

Kill Dandruff | DELAYED PEACE

American Interests Engaged in International Trade Suffering Keenly

MILLIONS IN CLAIM

(BY JOHN D. ERWIN.) Washington, Oct. 31 .- (Special.)-Delayed peace is costing American business millions of dollars in quick profits and the greatest opportunity it

markets.

American interests engaged in international trade are suffering keenly the effects of the delay, and other interests equipped and ready to go after foreign trade are held back by the uncertainties of the peace settlement.

Approximately \$700,000,000 in American war claims await ratifi-cation of the treaty as a condition of settlement.

settlement.

Between \$750,000,000 and \$800,000.000 in alien property seized by the
United States during the war is
similarly affected, and cannot be
touched for the benefit of American
claimants until congress, in accordance with the terms of the treaty,
determine its disposition.

ance with the terms of the treaty, determine its disposition.

A high official of the state department, making these statements today, declared not a day passes but that letters and telegrams pour into government officials in executive positions asking information, advice and action on all phases of the peace statement and correlated questions. All the state department can do is to mark time and hope for early ratification, this official said, thus reestablishing relations with Europe which were shattered and scrambled by the war.

This phase of the treaty delay is causing acute concern to government executives. No plans can be made definitely for carrying out the provisions of the treaty, no matter how important, until it is known definitely what the senate is going to do with it, what character of reservations are to be attached to the resolution of ratification, and whether or not it

of the funds remized from the inquida-tion of the property of German na-tionals soized by the alien property custodian during the war. These claims come under two general heads—the pre-war claims, such as those resulting from the sinking of American merchant vessels and the merchant vessels of

CASTORIA For Infants and Children
IN USE FOR OVER 30 YEARS

Records

Nora Bayes

Makes Records Exclusively for Columbia - Here Are Some of

Her Best

How Ya Gonna Keep 'Em Down on the Farm - - A-2687 My Barney Lies Over

the Ocean - A 2678

Other Good Records

"I'm Forever Blowing Bubbles"

"THE VAMP"

"JERRY"

"GALES OF GLADNESS"

Call and Hear Them on a New Columbia Grafonola

Templeman Piano Co.

723 MARKET STREET

Mammy's Chocolate Soldier - A 6051 \$1.25

Always bears the Signature of Chart H. Elichus



Strongholds of bolshevism are menaced by the concerted advances of the armies of the White Russians and their allies. This map shows how Gen. Denekine is approaching Moscow across the plains of southwestern Russia; Gen. Yudenitch, coming from the east, may be actually in possession of Petrograd. Admiral Kolehak's forces in Siberia have recovered from recent reverses and are pressing forward. The North Russian army is following the line of Vologda rallway southward. The Finnish army is in action forty miles north of Petrograd. To the south, the Poles and Lithuanians are advancing and Gen. Petiura's Ukrainian forces are to the right of them.

the line of Vologda raliway southward. The Finnish army is in action forty miles north of Petrograd. To the south, the Poles and Lithuanians are advancing and Gen. Petlura's Ukrainian forces are to the right of them. The other beliggerents before the United States entered the war, and those originating after the declaration of war and consisting not alone of war losses in the accepted sense, but claims as well for restitution of the property of Americans in Germany, geissed by the German government as a to measure.

Under the title of preward allows come to be included in the final settlement is not yet cletermined, so far as officials here are informed, although the United States, under the provisions of the treaty, an collect these and any other claims which it desires to present, so drastic are the treaty's terms.

Deat With Leniently.

Information reaching the United States through domestic and other channels indicates that the property of Americans in Germany was not always disturbed by the German government. Industries in which Americans were interested were in some instances selzed, but private properties, it is reported, were dealt with more or less leniently, evidently in pursuance of a hope that such a policy would soften Anne can government. Industries in which Americans were interested were in some instances selzed, but private properties, it is reported, were dealt with more or less leniently, evidently in pursuance of a hope that such a policy would soften Anne can government the result of the such as a complete of the complet

WHISKEY FOR

PHONE MAIN



Indianapolis, Oct. 31.—Delevan Smith, Lake Forest, Ill., publisher of the Indianapolis News, was arrested here yesterday by United States Marshal Storen on federal grand jury indictment. The indictment resulted from an investigation into the affairs of Charles Warren Fairbanks, former vice-president of the United States, who is said to have owned 75 per cent, of stock of the newspaper, while Mr. Smith was represented in postal statements to have been sold owner.

as follows:
First Four—Having caused Hilton U.
Brown to make false affidavits.
Second Four—Having procured Brown
to make such statements.
Third Four—Having published false
affidavits.
Fourth Four—Having transmitted
same to United States officer.

affidavits.
Fourth Four-Having transmitted same to United States officer.
Fifth Four-Having caused such affidavit to be transmitted. The Indictment was returned under Section 28 of the criminal code which makes it an

false bond, etc., for the purpose of de-frauding the government.

The penalty is a fine of not mose than \$1,000, not more than ten years impris-onment, or both.

U. S. MARSHAL SHOT Alexandris. al... Oct. 31.—iCint O'Maley, depirty United States marshal, was shot and dangerously wounded yesterday by J. Y. Mcveigh, at Urania, near here while the officer was attempting to arrest the man on the charge of using the mails to defraud. McVeigh is still at large, He is said to have recently served a two year term in the federal prison at Atlanta after conviction on the same kind of charge.

NAME "BAYER" MEANS ASPIRIN IS GENUINE



The "Bayer Cross" placed on tablets means you are getting true Bayer Tablets of Aspirin" proved safe by millions of people—the genuine Aspirin prescribed by physicians for over eighteen years.

In every handy "Bayer" package are proper directions for Colds, Headache, Toothache, Earache, Neuralgia, Rheumatism, Lumbago, Sciatle, Neuritts and for Pain generally.

Tin boxes of 12 tablets, costs only a few cents. Druggists also sell larger "Bayer" packages. Aspirin is the trade mark of Bayer Manufacture of Monoaceticacidester of Salicylicacid. (Adv.)

INFLUENZA Killed 84,355 in 46 Cities

URING the first epidemic of Influenza 84,355 persons died of the disease in 46 cities of the country, according to official government figures, during the between September 14, 1918, and March 1, 1919, death rate in country districts was also excessively,

Another epidemic is coming, medical authorities assert. It may be even more horrible than the first, which swept over this country, killing half a million people, destroying the health of countless others. Are you prepared to combat it? Have you the strength which physicians say you need? If you haven't you may be the first stricken.

need? If you haven't you may be the first stricken.

Build up your strength with Pepsinol. It renews your vitality. It's a general conditioner for nerves, blood and tissue. Pepsinol brings a message of hope—of safety—to those who are weak. It gives vitality and power of resistance to every organ that's subject to attack. The entire constitution responds quickly to it. Now is the time for you to consider calmly how you will conserve your strength, renew your vitality, guard your health. If you do this, you will be convinced that there is nothing so good for you as Pepsinol, the reconstructive tonic that vitalizes and in-

You will be astonished by the way in which its pure ingredients, in strict accordance with the standards of the U. S. Pharmacopoeia, quickly rid you of general debility, stomach trouble and weakened nerves—how quickly and yet how safely it restores vigorous health, how surely it removes that weakening, depressing lack of co-ordination in the bodily functions.

If Pepsinol does not give you thorough satisfaction, you may have your money back on return of the hottle. That, is the guarantee of the makers of genuine Pepsinol, The Peplax Medicine Company, Memohis, Tenn. There is an authorized Pepsinol agent in your locality who can supply you.

Vance-Harper Drug Co. (two stores). Sherman Heights Pharmacy. Stong Bros., corner Market and Main St. Elmo Drug Co., St. Elmo. Tomlinson Drug Co., Rossville Highlands Pharmacy, corner Eight street and East End avenue. Look for the "Pepsinol Agent"

DOCTORS USE CALOTABS FOR COLDS AND FLU

Influenza and Grippe, Like Ordinary Colds, Require Calotabs, the Purified and Refined Calomel Tablets That Are Nausealess, Safe and Sure

Physicians and druggists claim that the great epidemic of influenza has conclusively demonstrated that the quickest relief for a cold and the best preventive of influenza and pneumonia is to keep the liver active so that the digestive organs may be in perfected condition. For this purpose Calotabs, the new nauscaless calomel tablets that are free from the sickening and weakening effects, is the most thorough and dependable, as well as the most agreeable laxative.

Calotabs have the special tage of not making the patient sick tage of not making the patient sick and weak, as they do not upset the digestion and appetite. One Calotab at bed time with a swallow of water—that's all. No salts, no nausea, nor the slightest interference with your eating, pleasure, or work. Next morning your cold has vanished, your liver is active, your system is purified, and you are feeling fine with a hearty appetite for breakfast.

For your protection, Calotabs are sold only in original sealed packages, price thirty-five cents. Sold by all druggists and your money back if you are not delighted with them.—(Adv.)

0 D VOLOGDA COSSACKS SIBERIA

ratification, and whether or not it will be necessary to resubmit the treaty to the other powers.

In the matter of American war claims alone, millions are involved which Americans cannot collect without treaty provisions for its collection. Persons having claims against the imperial German government were invited months ago to file them with the state department. They have been classified and catalogued, but cannot be paid or even presented while the state of war with Germany technically continues.

It is probable, according to the officials concerned, that many if not all the American claims will be paid out of the allies and the United States all securities, deeds or other documents of title of every character, now held by German nationals and relating to property in the funds renlized from the liquidation of the property of German nationals and relating to property, rights or interests in the territory of the allies or the United States.

COLDS AND FLU

New Elixir, Called Aspironal, Medicated With Latest Scientific Remedies, Used and Indorsed by European and American Army Surgeons to Cut Short a Cold and Prevent Complications.

Every Druggist in U. S. Instructed to Refund Price While You Wait at Counter if Relief Does Not Come Within Two Minutes.

Delightful Taste, Immediate

Delightful Taste, Immediate Relief, Quick Warm-Up.

The sensation of the year in the drug trade is Aspironal, the two-minute cold and cough reliever, authoritatively guaranteed by the laboratories, tested, approved and most enthusiastically endorsed by the high authorities, and proclaimed by the common people as ten times as quick and effective as whisky, rock and rye, or any other cold and cough remedy they have ever tried.

All drug stores are now supplied with the wonderful nex elixir, so all yol have to do to get rid of that cold is to step into the nearest drug store, hand the clerk half a dollar for a bottle of Aspironal and tell him to serve you two tenspoonfuls with four tenspoonfuls of water in a glass. With your watch in your hand, take the drink at one swallow and call for your money back in two minutes of you cannot feel your cold fading away like a dream within the time limit. Don't be bashful, for all druggists invite you and expect you to try it. Everyhody's doing it.

When your cold or cough is relieved, take the remainder of the bottle home to your wife and babies, for Aspironal is by far the safest and most effective, the easiest to take and the most agree—able cold and cough remedy for infants and children.—(Adv.)

FOR TIRE SERVICE

"Everybody Knows Friedmans"

The Tendency in Men's Clothes

Borders on Conservative Lines

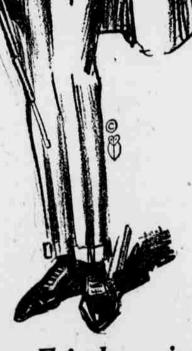


Good Clothes

Moderate Prices

By Buying Your Clothes From Us You Deal With the Manufacturer, and We at all Times Give the Best Clothes Values For the Money Possible.

WeEliminate the Middle Man's Profit of \$5 to \$15



Look Costs Nothing

Our Suits and Overcoats -at-

\$25 - \$30 - \$35 -

We Are Always Glad to Show You

Bear Friedman's Label That Insures Quality, Style, Workmanship, Material. We Invite You to Become One of Our Satisfied Customers

Overcoat

To Please You



BROADWAY , NEW YORK CITY

We Have a Model Suit To Satisfy You